

Docket No. AUS920010216US1

ABSTRACT OF THE DISCLOSURE

**METHOD AND APPARATUS FOR FACILITATING TRANSACTIONS AT AN
AUTOMATIC TELLER MACHINE**

A method, apparatus and computer implemented
5 instructions for processing checks in a data processing
system. A customer check issued by a customer is received
at the automatic teller machine. An amount for the
customer check is identified. A new check for the amount
is created in which the funds for the amount are
10 guaranteed by a financial institution.